2007 Long-Term Care Rate Guide Premium Rate Increase History Section Company Explanation Section

KANAWHA INSURANCE COMPANY

Policy Form	Explanation
80650 1/97	State experience has been worse than expected.
80650 4/94, 12/94	State experience has been worse than expected.
80880 1/98	State experience has been worse than expected.
82000 1/01	State experience has been worse than expected.
82120 9/01	State experience has been worse than expected.